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|---|----------------------------------|
| Debtor 1 | WILLIAM GREGORY CHARLES |
| Debtor 2 (Spouse, if filing) | BARBARA CHARLES |
| United States Bankruptcy Court for the: | Western District of Pennsylvania |
| Case Number: | 16-24015CMB |

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

| | | | |
|--|---|-----------------------------|------|
| Name of creditor: | COMMUNITY LOAN SERVICING LLC | Court claim no. (if known): | 13-2 |
| Last 4 digits of any number you use to identify the debtor's account | 4 7 1 3 | | |
| Property Address: | 1212 FAIRDALE ST PITTSBURGH PA 15204 | | |

Part 2: Cure Amount

| Total cure disbursments made by the trustee: | Amount |
|--|-----------------|
| a. Allowed prepetition arrearage: | (a) \$ 4,084.75 |
| b. Prepetition arrearage paid by the trustee: | (b) \$ 4,084.75 |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): | (c) \$ 500.00 |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ 500.00 |
| e. Allowed postpetition arrearage: | (e) \$ 0.00 |
| f. Postpetition arrearage paid by the trustee : | + (f) \$ 0.00 |
| g. Total. Add lines b, d, and f. | (g) \$ 4,584.75 |

Part 3: Postpetition Mortgage Payment

Check one

 Mortgage is paid through the trustee.

Current monthly mortgage payment \$ 376.34

The next postpetition payment is due on 12 / 1 / 2021
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 WILLIAM GREGORY CHARLES
Name

Case number (*if known*) 16-24015CMB

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour

Signature

Date 01/07/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 **WILLIAM GREGORY CHARLES**
Name

Case number (if known) **16-24015CMB**

Disbursement History

| Date | Check # | Name | Posting Type | Amount |
|--|---------|------------------------------|-------------------------------|------------------|
| MORTGAGE ARR. (Part 2 (b)) | | | | |
| 02/25/2020 | 1148806 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 349.08 |
| 03/23/2020 | 1152354 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 202.79 |
| 12/21/2020 | 1181501 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 410.30 |
| 01/25/2021 | 1184431 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 514.64 |
| 02/22/2021 | 1187506 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 513.85 |
| 03/26/2021 | 1190753 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 513.05 |
| 04/26/2021 | 1194070 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 512.24 |
| 06/25/2021 | 1200023 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 210.03 |
| 07/26/2021 | 1203245 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 206.33 |
| 08/26/2021 | 1206364 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 235.96 |
| 09/24/2021 | 1209527 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 235.57 |
| 10/25/2021 | 1212619 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 122.12 |
| 12/23/2021 | 1218720 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 58.79 |
| | | | | <u>4,084.75</u> |
| Post Petition Claim (1305) (Part 2 (d)) | | | | |
| 02/25/2020 | 1148806 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 42.73 |
| 03/23/2020 | 1152354 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 24.82 |
| 12/23/2021 | 1218720 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 432.45 |
| | | | | <u>500.00</u> |
| MORTGAGE REGULAR PAYMENT (Part 3) | | | | |
| 03/28/2017 | 1033276 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 134.49 |
| 04/21/2017 | 1036665 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 292.89 |
| 06/27/2017 | 1043260 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 398.96 |
| 10/25/2017 | 1056640 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 285.97 |
| 02/23/2018 | 1069834 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 295.70 |
| 03/28/2018 | 1072997 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 307.37 |
| 05/25/2018 | 1079447 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 305.33 |
| 06/22/2018 | 1082702 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 308.56 |
| 07/26/2018 | 1085801 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 307.60 |
| 08/28/2018 | 1089073 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 306.41 |
| 09/25/2018 | 1092280 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 119.19 |
| 10/29/2018 | 1095434 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 187.92 |
| 11/27/2018 | 1098700 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 249.53 |
| 12/21/2018 | 1101793 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 1,058.69 |
| 01/25/2019 | 1104918 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 510.27 |
| 02/25/2019 | 1108193 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 548.35 |
| 03/25/2019 | 1111437 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 539.78 |
| 04/26/2019 | 1114717 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 548.35 |
| 05/24/2019 | 1118091 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 548.35 |
| 06/25/2019 | 1121442 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 554.11 |
| 07/29/2019 | 1124926 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 554.11 |
| 08/27/2019 | 1128356 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 558.72 |
| 09/24/2019 | 1131798 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 19.40 |
| 10/24/2019 | 1135034 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 558.72 |
| 11/25/2019 | 1138492 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 511.94 |
| 12/23/2019 | 1141937 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 342.58 |
| 02/25/2020 | 1148806 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 685.16 |
| 03/23/2020 | 1152354 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 342.58 |
| 04/27/2020 | 1155812 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 615.68 |
| 07/29/2020 | 1165777 | BAYVIEW LOAN SERVICING LLC** | AMOUNTS DISBURSED TO CREDITOR | 45.49 |
| 10/26/2020 | 1175416 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 4,185.94 |
| 05/25/2021 | 1197208 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 626.81 |
| 06/25/2021 | 1200023 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 376.47 |
| 07/26/2021 | 1203245 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 376.47 |
| 08/26/2021 | 1206364 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 376.47 |
| 09/24/2021 | 1209527 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 376.47 |
| 10/25/2021 | 1212619 | COMMUNITY LOAN SERVICING LLC | AMOUNTS DISBURSED TO CREDITOR | 517.22 |
| | | | | <u>18,878.05</u> |

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

WILLIAM GREGORY CHARLES
BARBARA CHARLES
1212 FAIRDALE STREET
PITTSBURGH, PA 15204

CATHERINE T MARTIN ESQ
NLSA
928 PENN AVE
PITTSBURGH, PA 15222

COMMUNITY LOAN SERVICING LLC
ATTN CASHIERING DEPT
4425 PONCE DE LEON BLVD 5TH FL
CORAL GABLES, FL 33146

MILSTEAD & ASSOCIATES LLC
1 EAST STOW RD
MARLTON, NJ 08053

1/7/22

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee